

CSRA BANK CORP.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1493672	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$93	\$85	-8.1%		
Loans	\$61	\$56	-8.9%		
Construction & development	\$5	\$3	-37.7%		
Closed-end 1-4 family residential	\$24	\$24	3.2%		
Home equity	\$0	\$0	19.9%		
Credit card	\$0	\$0			
Other consumer	\$6	\$3	-46.6%		
Commercial & Industrial	\$6	\$4	-29.1%		
Commercial real estate	\$12	\$10	-15.0%		
Unused commitments	\$3	\$2	-19.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$7	69.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$6	\$2	-59.5%		
Cash & balances due	\$12	\$16	32.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$86	\$80	-7.5%		
Deposits	\$86	\$80	-7.2%		
Total other borrowings	\$0	\$0	-21.3%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$7	\$6	-16.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.2%	6.9%	--		
Tier 1 risk based capital ratio	10.8%	10.6%	--		
Total risk based capital ratio	12.0%	11.9%	--		
Return on equity ¹	-66.4%	1.8%	--		
Return on assets ¹	-5.3%	0.1%	--		
Net interest margin ¹	3.8%	4.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	19.7%	16.8%	--		
Loss provision to net charge-offs (qtr)	245.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	2.5%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	80.9%	64.2%	4.5%	4.4%	--
Closed-end 1-4 family residential	8.7%	9.5%	0.7%	0.2%	--
Home equity	0.0%	0.0%	0.0%	8.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	0.1%	0.8%	0.1%	--
Commercial & Industrial	3.5%	2.6%	1.1%	0.0%	--
Commercial real estate	16.0%	15.8%	0.0%	0.8%	--
Total loans	14.9%	13.0%	0.8%	0.7%	--